

Bart Stevens (President); Lori Gray (President-Elect); Jeff Jolicoeur (Vice President); Heidi Pinette (Secretary); Don Plourde (Treasurer); Shawn Roy (Past President). Directors: Linwood Bibber, Jessica Fike, Kim Gleason; Jill Huard, Shawn Marquis, April Sawtelle, Stephanie Yeaton. Executive Officer: Tammy Lapierre Office: 622-1234, Fax: 620-7272, Cell: 557-2625; [tlapierre@midmaine.com](mailto:tlapierre@midmaine.com)

### 2010 Officers & Directors

- President; : Bart Stevens
- President-elect: Lori Gray
- Vice Pres.: Jeff Jolicoeur
- Secretary: Heidi Pinette
- Treasurer: Don Plourde
- Past President: Shawn Roy

#### •Directors:

- Linwood Bibber
- Jessica Fike
- Kim Gleason
- Jill Huard
- Shawn Marquis
- April Sawtelle
- Stephanie Yeaton

#### State Directors:

- Lori Gray
- Jeff Jolicoeur
- Shawn Roy
- Barton Stevens

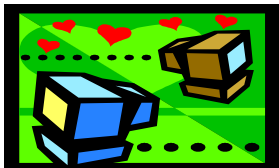
#### Executive Officer:

Tammy Lapierre  
Phone: 622-1234  
Fax: 620-7272

E-mail:[tlapierre@midmaine.com](mailto:tlapierre@midmaine.com)

#### Web Site:

[www.kvbr.org](http://www.kvbr.org)



## President's Corner

HAPPY SPRING one and all! However, as I sit here writing on this very cold and rainy late March day, I have to wonder where all that nice spring weather went? Hopefully it will have reappeared by the time you receive this newsletter!

Last year at this point we were seriously wondering just when, and if, the spring market would pick up. The first quarter of this year has certainly shown a marked improvement over last, and with nice weather rapidly approaching we can all feel a little more confident this year. Hard as it is to believe, we are already planning summer and fall events at the Board level.

First up will be the ROTY banquet in June. I encourage you all to be thinking, and to nominate someone you feel eligible for this distinction. It is quite an honor to be nominated and even better to win, but we need nominations to choose a winner! Put your thinking caps on and come up with some ideas for nominees!

Basic criteria are someone who has been active in the Realtor® Association – locally and at the State and National level, as well as community involvement. This particular award is not geared to just a top producing agent, but rather that special agent who finds time to give back in addition to their busy career.

September will once again find us holding our 2<sup>nd</sup> Annual Affiliate Trade Show and our Charity Golf Tournament. Never too early to start planning ahead!! Sponsors, players and workers will all be required to make the tournament a success.

In the upcoming months you will continue to hear more about RPAC as we strive to meet our goal. KVBR has traditionally led the way in donors and I'm hoping we can continue that trend this year.

With every dollar donated seventy cents stays right here in Maine to help fight those legislative challenges that just seem to keep coming and coming. Whether a \$5. donor, or a Major Donor at the \$1000 level, the more Realtors® who contribute the bigger the difference we can make.

## NEW Program!

### Live Where You Work Loan Program!



\$ Provides down payment, closing costs, and pre-pays as financial assistance to commuters to buy a home closer to their employment.

\$ 0% interest loan, up to \$5,000.

\$ Up to 100% of area median income

\$ No first-time homebuyer requirement

- [One-Page Summary](#)
- [Full Program Guidelines](#)
- [Income Limits](#)
- [Preliminary Application](#)
- [Authorization to Release](#)

These loans are made possible as a result of a grant from the **National Association of REALTORS® Ira Gribin Workforce Housing Grants program.**

Loan applications are available from the **Maine Association of REALTORS® Foundation** at: <http://marfoundation.org>  
List of participating lenders at site also.

In conclusion, may you have a terrific spring selling season, and may you remember to make time for yourself and for your families.

This business tends to bury us but the most successful are those who manage to actually have a private life as well as a professional life!!

Warm Regards,  
*Bart*



Save the Date **Golf Tournament** Save the Date

**THINK INDIAN SUMMER!!**      **THINK GOLF!!**

The **Twelfth Annual KVBR Golf Tournament**

has been scheduled for

**Wednesday, September 15,  
2010 at the**

**Natanis Golf Course in Vassalboro**

All levels of golfing skill welcome!

This is Our Major Fundraiser for our Affordable Housing Campaign. Our non-profits need our help this year!!

For details on how to participate as sponsors or golfers,  
please contact:

Tammy Lapierre or email: [tlapierre@midmaine.com](mailto:tlapierre@midmaine.com)



## From the Executive Officer

The following applications for REALTOR® membership have been received from: Richard Sutter (Adams Realty); Troy McKenzie & James Palmer (Brady Palmer Real Estate); Kathy Santerre & Elizabeth Siegars (Century 21 Alliance); Brianna Harriman (Century 21 Land & Lakes); Kim Crosswell, Heidi Pelotte, Marilia Sardinha, & Peter Winfree (Coldwell Banker Plourde); Lisa Webb-Kalloch (Coldwell Banker Rizzo Mattson); Mike Bard (Century 21-Surette); Mike Burgess, Daishia Fleury, Wes Keiltyka & Ray Dobbins (ERA Webb Associates); and Daren Hachey, (Homestead Realty).

Applications for affiliate membership were received from: Lynn Ouellette (Augusta Fuel Company); Joel Lockwood (Liberty Mutual Insurance); Alicia Collins (Main Street Appraisal); Heather Ryan & Todd Laplante (Maine State Credit Union); Michael Bechard (Northeast Bank) and Melinda Mitchell (Parker K. Bailey), Donna Farnham (New Dimensions FCU) and Debbie King-Johnson (MaineHousing).

Applications for membership (\$50 fee) are available on our website [www.kvbr.org](http://www.kvbr.org).

### DB's Please Note:

Article VI, Section 12 .Designated REALTOR® Members  
SHALL NOTIFY the board of ANY individual (s) licensed  
or certified with the firm (s) within thirty (30) days of  
the date of affiliation or severance of the individual.

## Secretary's Report—Feb.

The February Meeting for the Southern Council of the Kennebec Valley Board of REALTORS® was held on February 10th, 2010 at the Augusta Civic Center. The Northern Council of the Kennebec Valley Board of Realtors® was held on February 11th at Governor's.

President Bart Stevens & President-elect Lori Gray, called the meetings to order. The sponsors were Northeast Bank, The Nelson Agency, & The Real Estate Book. The speakers, Scott Bullock & Chuck Hayes were from Maine General Medical Center, discussing the proposed new development of the medical complex.

## Personal Notes

- ◆ Our sympathies go out to **Tom Milliken**, ERA Webb Associates for the recent loss of his father.
- ◆ **Brady Palmer**, Brady Palmer Real Estate is doing well after a heart valve replacement!!
- ◆ **Linwood Bibber** has joined Prudential Northeast Properties in Waterville.
- ◆ **Todd Laplante** has moved to Maine State Credit Union.
- ◆ **Pat Ladd**, Homestead Realty is traveling to DC to accompany her daughter, Samantha Ladd for the Junior Youth Leadership Conference.
- ◆ **Frank Paine** has returned to Allied Realty in Skowhegan
- ◆ **Keith Bronn** has joined Sawtelle's Home Town Realty.
- ◆ **Roger Lajeunesse**, ERA Webb Associates has become the DB for their office.



- ◆ **Sue Doughty**, Homestead Realty, remains as DB but she & **Marge Pelletier** have sold Homestead Realty to Daren Hachey of Winthrop. (*Marge has officially retired!*).
- ◆ **Pat Estey** has closed her office, Castlenorth and has joined Sprague & Curtis Real Estate.
- ◆ **Ed Oliver** has joined Northeast Bank as a loan originator.
- ◆ **Andrew Silsby**, Kennebec Savings Bank was honored by the Kennebec Valley Chamber of Commerce in January garnering the Young Professional Award .
- ◆ **Looking for an affiliate??** New list complete with contact information is located on our web site. Please support those affiliates who support our organization!



Tidbits to share with others can be  
submitted to [gregory@ctel.net](mailto:gregory@ctel.net)

# Treasurer's Report

As of 02/28/10:

Checking Account.....	\$ 7,624.61
Investment Certificates.....	60,873.62
Passbook Savings accounts.....	567.69
Oil Fund Account.....	10,855.13
Total Accounts on Deposit.....	\$ 79,921.05

## Education Notes



All Classes below are offered through KVBR at MAR in Augusta. For More Information call 622-1234 ; To Register: <https://www.mainelistings.com/ExternalSites/CTE/Login>

- Apr. 07 : “What Every Real Estate Agent Should Know About TODAY’S Financing?” Dale Midgley, 3ce ,9am-noon
- May 13: “What Am I & Why Is It Important?” Elaine Richer 3ce , 9am-noon
- June 02: “Code Of Ethics”. Sheryl Gregory 3ce, 8:30am-noon
- June 10: “ What’s the Deal With Foreclosures?” Eric Flynn, 3ce, 9-noon
- Sept. 28: “Deeds, Descriptions & Due Diligence” Art Gary, 3ce, 9am – noon
- Oct. 06: “Code of Ethics” Sheryl Gregory, 3ce, 8:30 - noon
- Oct. 28: “Legal Updates” Linda Gifford, 2ce, 9am–11

## Maine CRS Chapter News!!

**Mission:** *"To promote the professionalism and advanced knowledge of REALTORS® through the Council of Residential Specialists; and to foster sharing of best practices in real estate in an open and independent manner".*

Course Offered!!

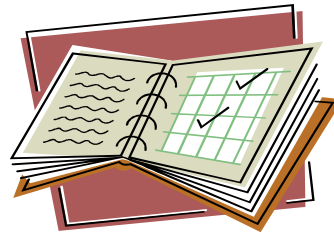


### CRS 201 - “Listing Strategies.”

August 22nd & 23rd, 2010 ...two full days  
Maine Association Of Realtors® , Augusta

Visit Web Site <http://www.MaineCRS.com>  
Contact: [tlapierre@midmaine.com](mailto:tlapierre@midmaine.com), 622-1234.

# 2010



# Calendar

- ◆ April 2: KVBR BOD Mtg 8:30am, Augusta
- ◆ April 16-20: AE Institute, Quebec City
- ◆ April 21: SKVC Mtg, Augusta Civic Center, 11:30am
- ◆ April 22: NKVC Mtg. Governor’s Waterville, 11:30am
- ◆ May 5: MAR BOD Mtg. 9am –noon, MAR
- ◆ May 5: MAR Briefing for DC, MAR
- ◆ May 10-15: NAR Mid-Year Business Mtgs, Wash.DC
- June 04: KVBR BOD Meeting, Waterville
- June 17: ROTY Meeting, 5:30pm, Waterville
- ◆ July : No BOD or member Meetings
- August 07: KVBR BOD Mtg, 8:30am, Augusta
- August 11: MAR BOD Meeting, 9:00-3pm, Augusta
- ◆ September 15: KVBR Golf Tournament, Noon, Natanis
- ◆ September 16: Joint Council Annual Mtg, Augusta
- October 01: KVBR BOD Mtg, Waterville, 8:30am
- October 12-14: MAR Annual Convention, Bar Harbor
- October 20: SKVC Mtg, Augusta Civic Center, 11:30am
- October 21: NKVC Mtg, Governor’s Waterville 11:30am
- ◆ November 3-8: NAR Annual Convention, New Orleans
- ◆ November 19: KVBR BOD Mtg, 11:30am, Slates
- December 01: MAR BOD Meeting, 9am –12, MAR
- December 02: Joint Holiday Council Mtg, Waterville

## REALTOR® of the Year Time!!

Do you know someone who donates their time to enhance the Realtor® organization?

Do you know someone who donates their time and is involved in community activities?

Do you know someone who has strong business and professional accomplishments?

**Time to Nominate them!! (Form on web site.)**

*Remember this is not a popularity contest but rather a recognition of the importance of a Realtor® to our community and our profession.*

# Support Our Affiliate Members!

## Advertising

The Real Estate Book	Jocelyn Libby	81 Burnham Road, Saco	283-2740	<a href="mailto:treb@maine.rr.com">treb@maine.rr.com</a>
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## Appraisers

A& D Appraisers	Dan Peters	3 North Garand St., Winslow	872-2578	<a href="mailto:annedanpeters@yahoo.com">annedanpeters@yahoo.com</a>
Buxton Associates	Jon Buxton	PO Box 521, Monmouth	933-2549	<a href="mailto:icbuxton@fairpoint.net">icbuxton@fairpoint.net</a>
Clark Residential Appraisals	John Clark, Jr.	8 Rockwood Road, Augusta	622-1218	<a href="mailto:R1jclark@aol.com">R1jclark@aol.com</a>
D. R. Webb & Associates	Douglas Webb	44 Webb Road, Pittston	582-2718	<a href="mailto:drwebb@adelphia.net">drwebb@adelphia.net</a>
Everhart & Associates	David Everhart	47 Chipmunk Lane, Monmouth	268-9974	<a href="mailto:everhardt1@yahoo.com">everhardt1@yahoo.com</a>
FA Rizzo Appraisal Company	Frank Rizzo	PO Box 276, Belgrade Lakes	495-3365	<a href="mailto:farizzo@roadrunner.com">farizzo@roadrunner.com</a>
Fortin Appraisal Services	Moe Fortin	113 Purington Avenue, Augusta	622-9954	<a href="mailto:fas@adelphia.net">fas@adelphia.net</a>
Gilliam Appraisal Services	Theodore Gilliam	PO Box 884, Norridgewock	634-3635	<a href="mailto:owner@gilliamappraisal.com">owner@gilliamappraisal.com</a>
JKV Appraisal Service	John K. Vogt	18 Point Road, Belgrade	495-3626	<a href="mailto:jkvogt@aol.com">jkvogt@aol.com</a>
Jones Appraisal Service, PA	Todd Jones, Sr.	PO Box 673, Skowhegan	474-0083	
Lucas Appraisal Services	Patty Lucas	28 Galeville Street, Winthrop	377-7097	<a href="mailto:mplucas@fairpoint.net">mplucas@fairpoint.net</a>
Main Street Appriaisal	Alicia Collins	14 Monroe St., Augusta	751-4736	<a href="mailto:aliciac@roadrunner.com">aliciac@roadrunner.com</a>
McGuan Appraisal Services	Mike McGuan	41 Burleigh St., Waterville	872-2979	<a href="mailto:mcguan@roadrunner.com">mcguan@roadrunner.com</a>
Mitchell Appraisal	Richard Mitchell	PO Box 241, Norridgewock	634-5957	<a href="mailto:mappraisal@adelphia.net">mappraisal@adelphia.net</a>
Morin & Company	Linda Morin	336 Old Belgrade Road, Augusta	623-8110	<a href="mailto:linmorin@roadrunner.com">linmorin@roadrunner.com</a>
Murphy Appraisal Services	James Murphy	PO Box 35, Gardiner	582-7130	<a href="mailto:jmurphy44@roadrunner.com">jmurphy44@roadrunner.com</a>
Nardi Appraisal Service	Bob Nardi	PO Box 458, Waterville	873-1972	<a href="mailto:rnardi@roadrunner.com">rnardi@roadrunner.com</a>
On Call Appraisal	Brentley Martin	33 Twinleaf Lane, Sidney	547-4910	<a href="mailto:help@oncallappraisal.com">help@oncallappraisal.com</a>
Sinclair Agency	Bob Sinclair	PO Box 31, Gardiner	623-2229	<a href="mailto:sinclairagency@roadrunner.com">sinclairagency@roadrunner.com</a>
Transaction Appraisal Company	Bob Cloutier	PO Box 5408, Augusta	724-2166	<a href="mailto:rclou48422@aol.com">rclou48422@aol.com</a>
Vickerson Appraisal Services	Tracy Vickerson	PO Box 384, Winthrop	377-6672	

## Banking

Bangor Savings Bank	Jane Irving	3 State Street, Bangor	262-4988	<a href="mailto:jane.irving@bangor.com">jane.irving@bangor.com</a>
Kennebec Federal Savings	Darla Frost	PO Box 497, Waterville	873-5151	<a href="mailto:dfrost@kfsavings.com">dfrost@kfsavings.com</a>
Kennebec Savings Bank	Andrew Silsby	PO Box 50, Augusta	622-5801	<a href="mailto:asilsby@kennebecsavings.com">asilsby@kennebecsavings.com</a>
Kennebec Savings Bank	David Roy	226 Main Street, Waterville	872-5563	<a href="mailto:droy@kennebecsavings.com">droy@kennebecsavings.com</a>
Kennebec Savings Bank	Matt Dwyer	84 Main Street, Winthrop	377-5801	<a href="mailto:mdwyer@kennebecsavings.com">mdwyer@kennebecsavings.com</a>
KV Federal Credit Union	Janet Lully	316 West River Road, Augusta	623-5171	<a href="mailto:jlully@kvfcu.org">jlully@kvfcu.org</a>
Maine State Credit Union	Todd LaPlante	PO Box 5659, Augusta	623-1851	<a href="mailto:tlaplante@mainestatecu.org">tlaplante@mainestatecu.org</a>
Maine State Credit Union	Heather Ryan	PO Box 5659, Augusta	623-1851	<a href="mailto:hryan@mainestatecu.org">hryan@mainestatecu.org</a>
Maine Savings Federal Credit Union	Donna Martin	PO Box 189, North Vassalboro	873-0886	<a href="mailto:dmartin@mainesavings.com">dmartin@mainesavings.com</a>
Merrill Bank	Lucille Zelenkewich	335 Main Street, Waterville	877-9900	<a href="mailto:lzelenkewich@merrillmerchants.com">lzelenkewich@merrillmerchants.com</a>
New Dimensions Federal Credit Union	Donna Farnham	61 Grove Street, Waterville	872-2771	<a href="mailto:dfarnham@newdimensionsfcu.com">dfarnham@newdimensionsfcu.com</a>
Northeast Bank	Mike Bechard	235 Western Avenue, Augusta	623-0603	<a href="mailto:mbechard@northeastbank.com">mbechard@northeastbank.com</a>
Northeast Bank	Ed Oliver	235 Western Avenue, Augusta	623-0603	<a href="mailto:eoliver@northeastbank.com">eoliver@northeastbank.com</a>
Northeast Bank	Sarah Sachs	235 Western Avenue, Augusta	623-0603	<a href="mailto:ssachs@northeastbank.com">ssachs@northeastbank.com</a>
Northeast Bank	Fonda Violette	235 Western Avenue, Augusta	623-0603	<a href="mailto:fviolette@northeastbank.com">fviolette@northeastbank.com</a>
Savings Bank of Maine	Jennifer Cummings	9 Pond Road, Manchester	622-4293	<a href="mailto:jcumings@savingsbankofmaine.com">jcumings@savingsbankofmaine.com</a>
Savings Bank of Maine	Donna York	96 State Street, Augusta	626-3555	<a href="mailto:dyork@savingsbankofmaine.com">dyork@savingsbankofmaine.com</a>
Savings Bank of Maine	Cathy Nadeau	325 Main Street, Waterville	861-5525	<a href="mailto:cnadeau@savingsbankofmaine.com">cnadeau@savingsbankofmaine.com</a>
Savings Bank of Maine	Theresa Macklin	258 Kennedy Memorial Drive, Waterville	872-5636	<a href="mailto:tmacklin@savingsbankofmaine.com">tmacklin@savingsbankofmaine.com</a>
Savings Bank of Maine	Pat Harris	18 Main Street, Winthrop	377-3159	<a href="mailto:pharris@savingsbankofmaine.com">pharris@savingsbankofmaine.com</a>
Skowhegan Savings Bank	Renee Hawthorne	92 Main Street, Fairfield	858-2671	<a href="mailto:rhawthorne@skowsavings.com">rhawthorne@skowsavings.com</a>
Skowhegan Savings Bank	Meghan Loubier	13 Elm Street, Skowhegan	800-303-9511	<a href="mailto:mloubier@skowsavings.com">mloubier@skowsavings.com</a>
Taconnet Federal Credit Union	Lisa Violette	316 Benton Avenue, Winslow	872-7909	<a href="mailto:lisaviolette@taconnet.com">lisaviolette@taconnet.com</a>
TD Bank	Shirley Jolicoeur	182 Main Street, Waterville	873-3301	<a href="mailto:shirley.jolicoeur@tdbanknorth.com">shirley.jolicoeur@tdbanknorth.com</a>

# Support Our Affiliate Members!

## **Fuel Company**

Augusta Fuel Company	Lynn Ouellette	4 Northern Avenue, Augusta	623-3851	<a href="mailto:lynn@augustafuel.com">lynn@augustafuel.com</a>
Augusta Fuel Company	Paul Nadeau	4 Northern Avenue, Augusta	623-3851	<a href="mailto:paul@augustafuel.com">paul@augustafuel.com</a>

## **Inspectors**

Amerispec Home Inspection Services	Tim Oland	25 Beech Street, Gardiner	582-9996	<a href="mailto:toland@amerispec.net">toland@amerispec.net</a>
Cornerstone Home Inspections	Jim Dickson	7 Morrill Street, Waterville	314-6368	<a href="mailto:cornerstonehomeinspections@hotmail.com">cornerstonehomeinspections@hotmail.com</a>
Elm City Home Inspections	Ron Rodrigue	101 Heritage Road, Oakland	465-8268	<a href="mailto:elm-city@roadrunner.com">elm-city@roadrunner.com</a>

## **Insurance**

Liberty Mutual Insurance Company	Joel Lockwood	45 Memorial Circle, Suite 100, Augusta	620-4737	<a href="mailto:Joel.Lockwood@LibertyMutual.com">Joel.Lockwood@LibertyMutual.com</a>
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## **Miscellaneous**

MaineHousing	Debbie King-Johnson	353 Water Street, Augusta	626-4627	<a href="mailto:dkjohnson@mainehousing.org">dkjohnson@mainehousing.org</a>
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## **Mortgage**

Regency Mortgage Corporation	Dave Meserve	5 Hemlock Point, West Gardiner	623-3407	<a href="mailto:dmeserve@msn.com">dmeserve@msn.com</a>
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## **Moving Company**

Parker K. Bailey & Sons	Melinda Mitchell	46 Armory Road, Waterville	873-0169	<a href="mailto:melinda@baileysmoving.com">melinda@baileysmoving.com</a>
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## **Title Companies**

Butler, Whittier, Laliberty & Mitchell	David Butler	45 Silver Street, Waterville	873-1173	<a href="mailto:dbutler@bwmlaw.com">dbutler@bwmlaw.com</a>
Butler, Whittier, Laliberty & Mitchell	David Whittier	45 Silver Street, Waterville	873-1173	<a href="mailto:dwhittier@bwmlaw.com">dwhittier@bwmlaw.com</a>
Douglas Title Company	Mary Fortunato	45 Melville St., Augusta	622-0471	<a href="mailto:mary@douglastitle.com">mary@douglastitle.com</a>
Linda Gifford Law Office & Central Maine Title	Linda Gifford	PO Box 2306, Augusta	622-7505	<a href="mailto:lgifford@cmetitle.com">lgifford@cmetitle.com</a>
Marden, Dubord, Bernier & Stevens	Bill Dubord	PO Box 708, Waterville	873-0186	<a href="mailto:wdubord@mardendubord.com">wdubord@mardendubord.com</a>
Market Street Settlement Services	Catherine Kessler	36 Anthony Avenue, Augusta	622-3797	<a href="mailto:ckessler@mssg.com">ckessler@mssg.com</a>
O'Donnell, Lee, McCowan & Phillips, LLC	Mike Phillips	PO Box 559, Waterville	872-0112	<a href="mailto:mphillips@olmplaw.com">mphillips@olmplaw.com</a>
Yankee Title	Paula Caughey	PO Box 125, Gardiner	588-2110	<a href="mailto:pcaughey@yankeetitle.com">pcaughey@yankeetitle.com</a>
Yankee Title	Erica Turgeon	PO Box 125, Gardiner	588-2110	<a href="mailto:eturgeon@yankeetitle.com">eturgeon@yankeetitle.com</a>